

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

VALERIE R. SOPEL

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-23005

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 26, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/20/2015 and confirmed on 11/6/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		70,752.00
Less Refunds to Debtor	2,133.88	
TOTAL AMOUNT OF PLAN FUND		68,618.12

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,500.00	
Trustee Fee	3,080.81	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,580.81

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK NA Acct: 1263	0.00	61,871.04	0.00	61,871.04
					61,871.04

Priority					
	MICHAEL S LAZAROFF ESQ** Acct:	0.00	0.00	0.00	0.00
	VALERIE R. SOPEL Acct:	0.00	0.00	0.00	0.00
	VALERIE R. SOPEL Acct:	1,056.00	1,056.00	0.00	0.00
	VALERIE R. SOPEL Acct:	1,077.88	1,077.88	0.00	0.00
	LAW OFFICE OF MICHAEL S LAZAROFF* Acct:	0.00	0.00	0.00	0.00
	MICHAEL S LAZAROFF ESQ** Acct:	2,500.00	2,500.00	0.00	0.00
	*** N O N E ***				

Unsecured					
	BANK OF AMERICA NA** Acct: 2106	25,395.24	644.28	0.00	644.28
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 4475	5,155.49	130.79	0.00	130.79
	JPMORGAN CHASE BANK NA Acct: 5164	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 5195	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 7644	0.00	0.00	0.00	0.00
	MIDLAND FUNDING LLC Acct: 8563	7,307.41	185.39	0.00	185.39
	BANK OF AMERICA NA** Acct: 1301	8,112.22	205.81	0.00	205.81
					1,166.27

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TOTAL PAID TO CREDITORS

63,037.31

TOTAL CLAIMED

PRIORITY 0.00

SECURED 0.00

UNSECURED 45,970.36

Date: 10/26/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

VALERIE R. SOPEL

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-23005

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Valerie R. Sopel
Debtor(s)

Case No. 15-23005-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 28, 2020

User: dric
Form ID: pdf900

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2020:

Recip ID	Recipient Name and Address
db	+ Valerie R. Sopel, 236 Sunset Drive, Butler, PA 16001-1334
cr	+ SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
14094718	Bank of America, PO Box 15028, Wilmington, DE 19850-5028
14142294	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14102035	+ Household Finance Consumer Discount Company, c/o HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188
14094725	+ MRS Associates, 1930 Olney Ave., Cherry Hill, NJ 08003-2016
14126294	+ Midland Credit Management Inc as agent for, Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
14306735	+ U.S. Bank National Association, as inde, Serviced by Select Portfolio Servicing,, 3815 South West Temple, Salt Lake City, UT 84115-4412

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14094717	+ Email/Text: legal@arsnational.com	Oct 29 2020 02:37:00	ARS National Services, Inc., PO Box 469046, Escondido, CA 92046-9046
14094720	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 29 2020 02:08:32	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14120063	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 29 2020 02:07:43	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14094721	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 29 2020 01:07:53	Chase, PO Box 15298, Wilmington, DE 19850-5298
14094722	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 29 2020 01:07:53	Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298
14094724	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 29 2020 02:38:00	Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

TOTAL: 6

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, as indenture trust
14094719	##	Beneficial Mortgage, PO Box 1231, Brandon, FL 33509-1231
14094723	##	Hayt, Hayt & Landau, 123 S. Broad St., Suite 1660, Philadelphia, PA 19109-1003
14094726	##	Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314

TOTAL: 1 Undeliverable, 0 Duplicate, 3 Out of date forwarding address

District/off: 0315-2

User: dric

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Date Rcvd: Oct 28, 2020

Form ID: pdf900

Total Noticed: 14

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the CIM Trust 2016-1, Mortgage-Backed Notes, Series 2016-1 bnicholas@kmlawgroup.com
Michael S. Lazaroff	on behalf of Debtor Valerie R. Sopel butlerdebtlaw@zoominternet.net alliedmilitary@berlin.com;lazaroffmr67241@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 4